

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION

In re: §  
§  
JOANN B SHERIDAN § Case No. 15-81852  
§  
Debtor §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

BERNARD J. NATALE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 1,625.00  
(Without deducting any secured claims)

Assets Exempt: 466,468.13

Total Distributions to Claimants: 1,602.82

Claims Discharged

Without Payment: 58,797.09

Total Expenses of Administration: 2,397.18

3) Total gross receipts of \$ 4,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 4,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ 11,097.97	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	2,397.18	2,397.18	2,397.18
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	32,645.62	16,656.32	16,656.32	1,602.82
<b>TOTAL DISBURSEMENTS</b>	\$ 43,743.59	\$ 19,053.50	\$ 19,053.50	\$ 4,000.00

4) This case was originally filed under chapter 7 on 07/17/2015 . The case was pending for 13 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/01/2016 By: /s/BERNARD J. NATALE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Calypso Cay Vacation Villas, 4951 Calypso Cay Wa	1110-000	1,500.00
Royal Hacienda, Membership 1006358, C317 Villa,	1110-000	2,000.00
Royal Hacienda, Unit G 448A	1110-000	500.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 4,000.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ NA</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Interval Servicing 3363 W. Commerical Blvd, Ste 202 Fort Lauderdale, FL 33309		9,961.00	NA	NA	0.00
	Interval Servicing 3363 W. Commerical Blvd, Ste 202 Fort Lauderdale, FL 33309		550.00	NA	NA	0.00
	TimeScape Resorts, LLC 4951 Calypso Cay Way Kissimmee, FL 34764		586.97	NA	NA	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$ 11,097.97</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BERNARD J. NATALE	2100-000	NA	1,000.00	1,000.00	1,000.00
Associated Bank	2600-000	NA	10.00	10.00	10.00
Rabobank, N.A.	2600-000	NA	20.00	20.00	20.00
BERNARD J. NATALE	3110-000	NA	1,346.25	1,346.25	1,346.25
BERNARD J. NATALE	3120-000	NA	20.93	20.93	20.93
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 2,397.18</b>	<b>\$ 2,397.18</b>	<b>\$ 2,397.18</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Capital One Bank (USA), N.A. PO Box 6492 Carol Stream, IL 601976492		1,804.11	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Capital One Bank (USA), N.A. PO Box 6492 Carol Stream, IL 601976492		1,722.61	NA	NA	0.00
	Cardmember Service PO Box 15153 Wilmington, DE 198865153		3,724.80	NA	NA	0.00
	Catherines PO Box 659728 San Antonio, TX 782659728		161.09	NA	NA	0.00
	CITI CARDS Processing Center  Des Moines, IA 503630005		1,775.84	NA	NA	0.00
	Comenity-HSN PO Box 659707 San Antonio, TX 782659707		1,136.44	NA	NA	0.00
	Interval Servicing 3363 W. Commerical Blvd., Suite 202 Fort Lauderdale, FL 33309		9,961.04	NA	NA	0.00
	Navient PO Box 9533 Wilkes-barre, PA 187739533		4,559.02	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	PayPal Credit SVCS/SYNCB PO Box 960080 Orlando, FL 328960080		1,094.07	NA	NA	0.00
	QCARD/SYNCHRONY Bank PO Box 530905 Atlanta, GA 303530905		857.89	NA	NA	0.00
	Sears Credit Master Cards PO Box 688957 Des Moines, IA 503688957		4,882.64	NA	NA	0.00
	Sterling Federal Bank 110 E. 4th Street Sterling, IL 61081		966.07	NA	NA	0.00
3	American Infosource Lp As Agent For	7100-000	NA	518.75	518.75	49.92
4	Capital One Bank (Usa), N.A.	7100-000	NA	1,696.62	1,696.62	163.26
5	Capital One Bank (Usa), N.A.	7100-000	NA	1,735.40	1,735.40	167.00
	Cardmember Services	7100-000	NA	0.00	0.00	0.00
	Interval Servicing	7100-000	NA	0.00	0.00	0.00
6	Navient Solutions, Inc.	7100-000	NA	4,557.02	4,557.02	438.52
	Paypal Credit	7100-000	NA	0.00	0.00	0.00
7	Pyod, Llc As Assignee	7100-000	NA	1,808.22	1,808.22	174.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
8	Pyod, Llc As Assignee	7100-000	NA	4,922.03	4,922.03	473.64
	QCARD/Synchrony Bank	7100-000	NA	0.00	0.00	0.00
1	Quantum3 Group LLC as agent for	7100-000	NA	193.41	193.41	18.61
2	Quantum3 Group LLC as agent for	7100-000	NA	1,224.87	1,224.87	117.87
	Sterling Federal Bank	7100-000	NA	0.00	0.00	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ 32,645.62</b>	<b>\$ 16,656.32</b>	<b>\$ 16,656.32</b>	<b>\$ 1,602.82</b>



Document FORM 1 Page 9 of 15  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit 8

Case No: 15-81852 TML Judge: Thomas M. Lynch Trustee Name: BERNARD J. NATALE  
Case Name: JOANN B SHERIDAN Date Filed (f) or Converted (c): 07/17/2015 (f)  
341(a) Meeting Date: 08/31/2015  
For Period Ending: 08/01/2016 Claims Bar Date: 04/13/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Calypso Cay Vacation Villas, 4951 Calypso Cay Wa	4,772.35	2,092.69		1,500.00	FA
2. Royal Hacienda, Membership 1006358, C317 Villa,	4,550.00	4,000.00		2,000.00	FA
3. Royal Hacienda, Unit G 448A	12,000.00	839.00		500.00	FA
4. Cash on hand	50.00	50.00		0.00	FA
5. First National Bank in Amboy Checking account: x	1,250.12	0.00		0.00	FA
6. Community State Bank Checking account: xx0100	379.82	0.00		0.00	FA
7. Sterling Federal Bank Checking account: xxxxxxxx	57.02	0.00		0.00	FA
8. Northridge Properties 212 River Street Dixon, IL	675.00	375.00		0.00	FA
9. Jim Prescott 1910 E. 4th Street Sterling, IL 610	650.00	350.00		0.00	FA
10. Couch-chair-tv-end tables bed-dressers-lamps com	1,000.00	0.00		0.00	FA
11. Misc-used CD's and DVD's	100.00	0.00		0.00	FA
12. Misc-everyday wearing apparel	75.00	0.00		0.00	FA
13. Costume jewelry/earrings	10.00	0.00		0.00	FA
14. Thrivent Financial Annuity	458,738.93	0.00		0.00	FA
15. B.F. Shaw Printing Company Employee's 401(k) Sav	505.24	0.00		0.00	FA
16. 2004 GMC Envoy SLE Sport Utility 4D Mileage: 134	3,552.00	0.00		0.00	FA
17. Desk-file cabinets-printer	150.00	50.00		0.00	FA
18. Karaoke Unit and CDG's	900.00	0.00		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$489,415.48	\$7,756.69	\$4,000.00	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Exhibit 8

RE PROP #	1	--	Imported from original petition Doc# 1
RE PROP #	2	--	Imported from original petition Doc# 1
RE PROP #	3	--	Imported from original petition Doc# 1
RE PROP #	4	--	Imported from original petition Doc# 1
RE PROP #	5	--	Imported from original petition Doc# 1
RE PROP #	6	--	Imported from original petition Doc# 1
RE PROP #	7	--	Imported from original petition Doc# 1
RE PROP #	8	--	Imported from original petition Doc# 1
RE PROP #	9	--	Imported from original petition Doc# 1
RE PROP #	10	--	Imported from original petition Doc# 1
RE PROP #	11	--	Imported from original petition Doc# 1
RE PROP #	12	--	Imported from original petition Doc# 1
RE PROP #	13	--	Imported from original petition Doc# 1
RE PROP #	14	--	Imported from original petition Doc# 1
RE PROP #	15	--	Imported from original petition Doc# 1
RE PROP #	16	--	Imported from original petition Doc# 1
RE PROP #	17	--	Imported from original petition Doc# 1
RE PROP #	18	--	Imported from original petition Doc# 1

Initial Projected Date of Final Report (TFR): 03/31/2017

Current Projected Date of Final Report (TFR): 08/31/2016

FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-81852  
Case Name: JOANN B SHERIDAN

Trustee Name: BERNARD J. NATALE  
Bank Name: Associated Bank  
Account Number/CD#: XXXXXX8145  
Checking

Exhibit 9

Taxpayer ID No: XX-XXX4675  
For Period Ending: 08/01/2016

Blanket Bond (per case limit): \$3,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/24/16		Transfer from Acct # xxxxxx66	Transfer of Funds	9999-000	\$380.00		\$380.00
03/02/16	1	Joann B. Sheridan 408 S. Peoria Avenue Dixon, IL 61021-2920	Compromise	1110-000	\$200.00		\$580.00
03/21/16		Joann B. Sheridan 408 S. Peoria Avenue Dixon, IL 61021-2920	Compromise		\$3,400.00		\$3,980.00
			Gross Receipts \$3,400.00				
	2		Royal Hacienda, Membership 1006358, C317 Villa,	1110-000			
	1		Calypso Cay Vacation Villas, 4951 Calypso Cay Wa	1110-000			
	3		Royal Hacienda, Unit G 448A	1110-000			
04/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,970.00
06/03/16	5001	BERNARD J. NATALE 1639 N ALPINE RD SUITE 401 EDGEBROOK OFFICE CENTER ROCKFORD, IL 61107	Distribution			\$2,367.18	\$1,602.82
		BERNARD J. NATALE	Final distribution representing a payment of 100.00 % per court order. (\$1,000.00)	2100-000			
		BERNARD J. NATALE	Final distribution representing a payment of 100.00 % per court order. (\$1,346.25)	3110-000			
		BERNARD J. NATALE	Final distribution representing a payment of 100.00 % per court order. (\$20.93)	3120-000			
06/03/16	5002	Quantum3 Group LLC as agent for MOMA Funding LLC PO Box 788 Kirkland, WA 98083-0788	Distribution			\$136.48	\$1,466.34

Page Subtotals:

\$3,980.00

\$2,513.66

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FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-81852  
Case Name: JOANN B SHERIDAN

Trustee Name: BERNARD J. NATALE  
Bank Name: Associated Bank  
Account Number/CD#: XXXXXX8145  
Checking

Exhibit 9

Taxpayer ID No: XX-XXX4675  
For Period Ending: 08/01/2016

Blanket Bond (per case limit): \$3,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
		Quantum3 Group LLC as agent for	Final distribution to claim 1 representing a payment of 9.62 % per court order.	(18.61) 7100-000			
		Quantum3 Group LLC as agent for	Final distribution to claim 2 representing a payment of 9.62 % per court order.	(117.87) 7100-000			
06/03/16	5003	American Infosource Lp As Agent For First Data Global Leasing Po Box 248838 Oklahoma City, Ok 73124-8838	Final distribution to claim 3 representing a payment of 9.62 % per court order.	7100-000		\$49.92	\$1,416.42
06/03/16	5004	Capital One Bank (Usa), N.A. Po Box 71083 Charlotte, Nc 28272-1083	Distribution			\$330.26	\$1,086.16
		Capital One Bank (Usa), N.A.	Final distribution to claim 4 representing a payment of 9.62 % per court order.	(163.26) 7100-000			
		Capital One Bank (Usa), N.A.	Final distribution to claim 5 representing a payment of 9.62 % per court order.	(167.00) 7100-000			
06/03/16	5005	Navient Solutions, Inc. Department of Education Servicing P O Box 740351 Atlanta GA 303740351	Final distribution to claim 6 representing a payment of 9.62 % per court order.	7100-000		\$438.52	\$647.64
06/03/16	5006	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Distribution			\$647.64	\$0.00
		Pyod, Llc Its Successors And Assigns As Assignee	Final distribution to claim 7 representing a payment of 9.62 % per court order.	(174.00) 7100-000			
		Pyod, Llc Its Successors And Assigns As Assignee	Final distribution to claim 8 representing a payment of 9.62 % per court order.	(473.64) 7100-000			

COLUMN TOTALS

\$3,980.00

\$3,980.00

Page Subtotals:

\$0.00

\$1,466.34

Case 15-81852	Doc 39	Filed 08/03/16	Entered 08/03/16 10:30:28	Desc	Main	
		Document	Page 13 of 15	Less: Bank Transfers/CD's		\$0.00
				Subtotal		\$3,600.00
				Less: Payments to Debtors		\$0.00
				Net		\$3,600.00

\$0.00

\$3,980.00

\$0.00

\$3,980.00

Exhibit 9

Case 15-81852 Doc 39 Filed 08/03/16 Entered 08/03/16 10:30:28 Desc Main

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-81852  
Case Name: JOANN B SHERIDAN

Trustee Name: BERNARD J. NATALE

Bank Name: Rabobank, N.A.

Account Number/CD#: XXXXXX66

Checking Account

Taxpayer ID No: XX-XXX4675

Blanket Bond (per case limit): \$3,000.00

For Period Ending: 08/01/2016

Separate Bond (if applicable):

Exhibit 9

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
01/21/16	1	Joann B. Sheridan 408 S. Peoria Avenue Dixon, IL 610212920	January 2016 Payment Pymt on Compromise	1110-000	\$200.00		\$200.00
01/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		\$10.00	\$190.00
02/03/16	1	Joann B. Sheridan 408 S. Peoria Avenue Dixon, IL 610212920	February 2016 Payment on Compromise	1110-000	\$200.00		\$390.00
02/24/16		Rabobank, N.A. 90 E Thousand Oaks Blvd Ste 300 Thousand Oaks, CA 91360	Bank Service Fee	2600-000		\$10.00	\$380.00
02/24/16		Transfer to Acct # xxxxxx8145	Transfer of Funds	9999-000		\$380.00	\$0.00

COLUMN TOTALS	\$400.00	\$400.00
Less: Bank Transfers/CD's	\$0.00	\$380.00
Subtotal	\$400.00	\$20.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$400.00	\$20.00

## Exhibit 9

## TOTAL OF ALL ACCOUNTS

	NET		ACCOUNT
	NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX66 - Checking Account	\$400.00	\$20.00	\$0.00
XXXXXX8145 - Checking	\$3,600.00	\$3,980.00	\$0.00
	-----	-----	-----
	\$4,000.00	\$4,000.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$4,000.00		
Total Gross Receipts:	\$4,000.00		

Page Subtotals:

\$0.00

\$0.00